Fill in this information to identify the case:

Debtor 1 Edmond Chouteau

Debtor 2 (Spouse, if filing) ______

United States Bankruptcy Court for the : Central **District of** California (State)

Case number 2:22-bk-12229-WB

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: LAKEVIEW LOAN SERVICING, LLC

Court claim no. (if known): 16

Last four digits of any number you use to identify the debtor's account: XXXXXX0890

Date of payment change: Must be at least 21 days after date of this notice: 1/1/2025

New total payment: Principal, interest, and escrow, if any: $2,956.34

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______

Current escrow payment: $ 1,043.45 **New escrow payment :** $ 917.18

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?**

☒ No
☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ______

Current interest rate: % **New interest rate:** %

Current principal and interest payment: $ ______ **New principal and interest payment:** $ ______

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change: ______

Current mortgage payment: $ ______ **New mortgage payment:** $ ______

Debtor 1 **Edmond Chouteau** Case number *(if known)* 2:22-bk-12229-WB
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X */s/Fanny Wan* Date 11/19/2024
Signature

Print: Fanny Wan Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone 883-290-7452 Email Fanny.Wan@mccalla.com

	Bankruptcy Case No.:	2:22-bk-12229-WB
In Re:	Chapter:	13
Edmond Chouteau	Judge:	Julia W Brand

CERTIFICATE OF SERVICE

I, Fanny Wan, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Edmond Chouteau
5752 Chesley Avenue
Los Angeles, CA 90043

Benjamin Heston *(Served via ECF at bhestonecf@gmail.com)*
100 Bayview Circle, Suite 100
Newport Beach, CA 92660

Nancy K Curry, Trustee *(Served via ECF Notification)*
1000 Wilshire Blvd., Suite 870
Los Angeles, CA 90017

United States Trustee (LA) *(Served via ECF Notification)*
915 Wilshire Blvd, Suite 1850
Los Angeles, CA 90017

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 11/26/2024 By: */s/Fanny Wan*
(date) Fanny Wan
Authorized Agent for Creditor

ANNUAL ESCROW STATEMENT

flagstar

PO Box 619022
Dallas, TX 75261-9022

Loan Number [redacted]
Property Address: 5752 Chesley Ave
Escrow Analysis Date: 10/24/2024
New Payment: $2,956.34
New Payment Effective Date: 01/01/2025

[redacted]

EDMOND CHOUTEAU
TESHA CHOUTEAU
5752 CHESLEY AVE
LOS ANGELES CA 90043-2424

Pay by website:
flagstar.com/myloans

Customer service:
(800) 968-7700
Monday-Friday 7:30 a.m.-8 p.m., ET
Saturday 7:30 a.m.-4 p.m., ET

Pay by mail:
Payment Processing • PO Box 660263
Dallas, TX 75266-0263

Dear Edmond Chouteau and Tesha Chouteau,

Each year, we review the escrow account to ensure the correct amounts are being collected to pay the property taxes and homeowner's insurance. In reviewing the escrow account, **we found an extra $382.50 was paid.**

Quick breakdown of the Escrow review

Required Escrow Balance	**$2,457.26**
Current Escrow Balance*	$2,839.76
There is a surplus of	**$382.50**

**Based on all payments and disbursements due being made prior to the new payment effective date.*
For more escrow related information, please reference your Bankruptcy documents filed with the court.

The information below reflects the details of our review and the new monthly mortgage payment. The **surplus** was caused by a **decrease** in the **escrowed items**.

Review the Payment

Old Mortgage Payment

Principal & Interest	$2,039.16
Escrow	$1,043.45
Monthly Mortgage Payment	**$3,082.61**

New Mortgage Payment

Principal & Interest	$2,039.16
Escrow	$917.18
New Monthly Mortgage Payment	**$2,956.34**

The new monthly payment is effective January 01, 2025.

How the Escrow Payment Is Calculated

The new monthly escrow payment is calculated by adding all of the disbursements then dividing this figure by 12 months, which equals $917.18.

Mortgage Insurance	$4,118.64	/12=	$343.22
Taxes	$6,062.46	/12=	$505.21
Insurance	$825.00	/12=	$68.75
Escrow Payment			**$917.18**

Determining the Escrow Surplus

As allowed by the Real Estate Settlement Procedures Act (RESPA), the mortgage documents, or state law, the escrow balance should not go below two months' tax and insurance payments, which is a minimum balance of $1,147.91.

The projected escrow balance in March is expected to be $1,530.41.

Required Minimum Balance:	$1,147.91
Projected Balance:	$1,530.41
Escrow Surplus	**$382.50**

If the loan is contractually current, the refund check has been mailed under separate cover. If the loan is past due, a check representing the surplus in the escrow account will be issued when the loan has been paid current.

©2024 Flagstar Bank, N.A. All rights reserved. Equal Housing Lender

(Detach and return the bottom portion with payment. Retain the top portion for your records.)

This space has been left blank intentionally.

Representation of Printed Document

Important Information

If you have an automatic payment for your mortgage payment and have an additional principal amount included, the principal amount will not change but will be added to your new payment amount. To change your monthly principal amount, please visit flagstar.com/myloans to update your autopay.

Review the Upcoming Escrow Account Activity (01/01/25 to 12/01/25)

The items below reflect the payments we expect to receive each month for the escrow account and the payments we expect to make on your behalf for the real estate taxes and/or insurance premiums.

Month	Item Description	Payment to Escrow	Payment from Escrow	Expected Balance	Required Balance
	Beginning Balance			$2,839.76	$2,457.26
01/25	Mortgage Insurance	$917.18	-$343.22	$3,413.72	$3,031.22
02/25	Mortgage Insurance	$917.18	-$343.22	$3,987.68	$3,605.18
03/25	Mortgage Insurance	$917.18	-$343.22	$4,561.64	$4,179.14
03/25	Taxes	$0.00	-$3,031.23	$1,530.41*	$1,147.91
04/25	Mortgage Insurance	$917.18	-$343.22	$2,104.37	$1,721.87
05/25	Mortgage Insurance	$917.18	-$343.22	$2,678.33	$2,295.83
06/25	Mortgage Insurance	$917.18	-$343.22	$3,252.29	$2,869.79
07/25	Mortgage Insurance	$917.18	-$343.22	$3,826.25	$3,443.75
08/25	Mortgage Insurance	$917.18	-$343.22	$4,400.21	$4,017.71
09/25	Mortgage Insurance	$917.18	-$343.22	$4,974.17	$4,591.67
09/25	Insurance	$0.00	-$825.00	$4,149.17	$3,766.67
10/25	Mortgage Insurance	$917.18	-$343.22	$4,723.13	$4,340.63
11/25	Mortgage Insurance	$917.18	-$343.22	$5,297.09	$4,914.59
11/25	Taxes	$0.00	-$3,031.23	$2,265.86	$1,883.36
12/25	Mortgage Insurance	$917.18	-$343.22	$2,839.82	$2,457.32
	Total	$11,006.16	-$11,006.10		

Review the Escrow Account History (05/01/24 to 12/31/24)

The items below reflect the expected activity last year and compare it with the actual payments received and disbursements made.

Last year, we anticipated that payments from the escrow account would be made during this period equaling $13,015.12. Under federal law, the lowest monthly balance should not have exceeded $1,482.76 or two (2) months of anticipated payments from the escrow account, unless the mortgage documents or state law specifies a lower amount. The actual lowest monthly balance was -$7,541.85.

		PROJECTED			ACTUAL		
Month	Item Description	Payment to Escrow	Payment from Escrow	Escrow Running Balance	Payment to Escrow	Payment from Escrow	Escrow Running Balance
Beginning Balance				**$741.30**			**-$6,168.97**
May	Mortgage Insurance	$1,084.60	$343.22	$1,482.68	$0.00*	$0.00*	-$6,168.97
June	Mortgage Insurance	$1,084.60	$343.22	$2,224.06	$0.00*	$0.00*	-$6,168.97
June	Mortgage Insurance	$0.00	$0.00	$2,224.06	$0.00	$343.22*	-$6,512.19
July	Mortgage Insurance	$1,084.60	$343.22	$2,965.44	$0.00*	$0.00*	-$6,512.19
July	Mortgage Insurance	$0.00	$0.00	$2,965.44	$0.00	$343.22*	-$6,855.41
August	Mortgage Insurance	$1,084.60	$343.22	$3,706.82	$0.00*	$0.00*	-$6,855.41
August	Mortgage Insurance	$0.00	$0.00	$3,706.82	$0.00	$343.22*	-$7,198.63
September	Mortgage Insurance	$1,084.60	$343.22	$4,448.20	$0.00*	$0.00*	-$7,198.63
September	Mortgage Insurance	$0.00	$0.00	$4,448.20	$0.00	$343.22*	-$7,541.85
October	Mortgage Insurance	$1,084.60 @	$343.22 @	$5,189.58	$12,768.30*	$0.00*	$5,226.45
October	Mortgage Insurance	$0.00	$0.00	$5,189.58	$0.00	$343.22*	$4,883.23
October	Insurance	$0.00	$0.00	$5,189.58	$0.00	$495.00*	$4,388.23
November	Mortgage Insurance	$1,084.60 @	$343.22 @	$5,930.96	$1,084.60	$343.22	$5,129.61
November	Taxes	$0.00 @	$3,031.24 @	$2,899.72	$0.00	$3,031.23*	$2,098.38
December	Mortgage Insurance	$1,084.60 @	$343.22 @	$3,641.10	$1,084.60	$343.22	$2,839.76
December	Insurance	$0.00 @	$2,834.00 @	$807.10	$0.00	$0.00*	$2,839.76
January	Mortgage Insurance	$1,084.60 @	$343.22 @	$1,548.48	$0.00*	$0.00*	$2,839.76
February	Mortgage Insurance	$1,084.60 @	$343.22 @	$2,289.86	$0.00*	$0.00*	$2,839.76
March	Mortgage Insurance	$1,084.60 @	$343.22 @	$3,031.24	$0.00*	$0.00*	$2,839.76
March	Taxes	$0.00 @	$3,031.24 @	$0.00	$0.00	$0.00*	$2,839.76

INTERNET REPRINT

flagstar

» ANNUAL ESCROW STATEMENT continued

Loan Number: [redacted]
Property Address: 5752 Chesley Ave

[redacted]

EDMOND CHOUTEAU
TESHA CHOUTEAU
5752 CHESLEY AVE
LOS ANGELES CA 90043-2424

Review the Escrow Account History (05/01/24 to 12/31/24) Continued

		PROJECTED			ACTUAL		
Month	Item Description	Payment to Escrow	Payment from Escrow	Escrow Running Balance	Payment to Escrow	Payment from Escrow	Escrow Running Balance
April	Mortgage Insurance	$1,084.60 @	$343.22 @	$741.38	$0.00*	$0.00*	$2,839.76
Total		$13,015.20	$13,015.12		$14,937.50	$5,928.77	

An asterisk (*) indicates a difference from a previous estimate either in date or the amount. An @ symbol indicates a scheduled payment to or from the escrow account which has not been made. Enclosed you will find a guide and answers to frequently asked questions to further assist you with understanding the escrow account and the terms in this statement.

Any questions about changes to your tax payment should be directed to your taxing authority. For more information about changes to your insurance premiums, please contact your insurance agent.

If you have any questions, you can contact us via chat at flagstar.com/myloans or call us at (800) 968-7700.

Get to know your escrow statement.

We want this statement to be a useful mortgage management tool that offers you the opportunity to easily understand information about the **escrow account.** This guide outlines the details provided on the statement, explains the items that may appear, and defines the terms that are used.

How to read the statement:

A Loan Information
This section provides the new payment amounts and the date when the new payment is effective.

B Payment Options and Contact Information
We offer several convenient methods to make the payments.

C Explanation of Escrow Analysis
Summarizes the results of the annual escrow analysis and explains the change(s) to the tax and/or insurance premiums and the effect it will have on the monthly mortgage payment.

D Review the Payment
This section explains exactly how the old and new monthly payments are broken down for principal, interest, and escrow amounts.

E How the Escrow Payment is Calculated
Provides the calculation used to determine the monthly escrow payment.

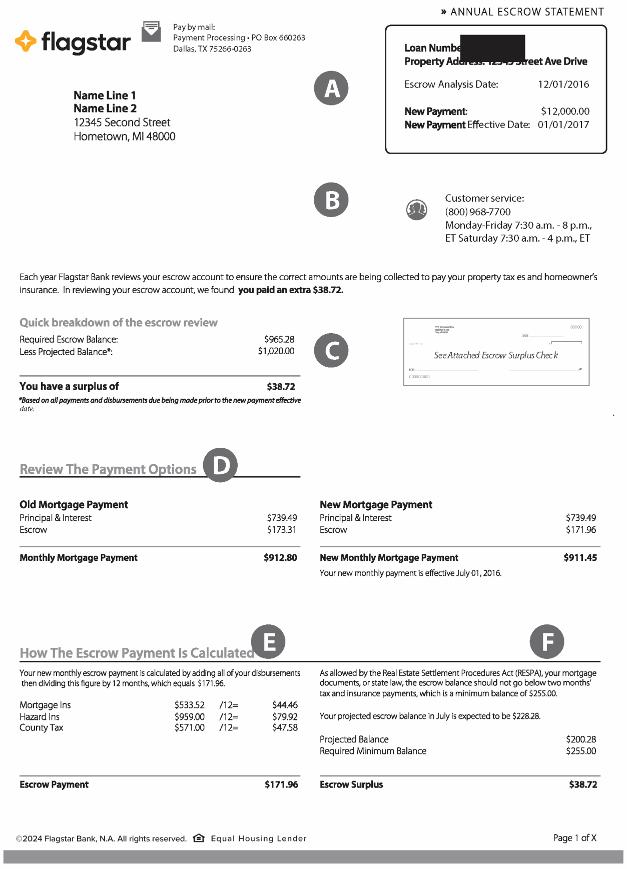
F How the Escrow Surplus is Calculated
This section shows how to determine the escrow shortage/surplus, and the minimum balance required in the escrow account at all times.

G Escrow Surplus Check
If the loan is current at the time of the analysis, a check representing the escrow surplus will be attached to the escrow statement. If there is a minor surplus, instead of issuing a refund check, the funds will be deducted from the monthly payment(s).

H Important Information
Special messages or announcements about the account are shown here. Also, details on the necessary action to take if the payment is set up through an automatic method will be provided here.

I Upcoming Escrow Activity
This is the expected payments to and disbursements from the escrow account. The expected payments are based off of the actual amounts paid the prior year. The minimum balance will be noted with an asterisk (*).

J Escrow Account History
This section will show you the actual payments into, and disbursements out of the escrow account for the last analysis period. This information can be helpful to you when determining changes with the escrowed items that caused a change to the payment.



» ANNUAL ESCROW STATEMENT

flagstar

Pay by mail:
Payment Processing • PO Box 660263
Dallas, TX 75266-0263

Loan Numbe[redacted]
Property Ad[redacted]treet Ave Drive
Escrow Analysis Date: 12/01/2016
New Payment: $12,000.00
New Payment Effective Date: 01/01/2017

A

Name Line 1
Name Line 2
12345 Second Street
Hometown, MI 48000

B

Customer service:
(800) 968-7700
Monday-Friday 7:30 a.m. - 8 p.m.,
ET Saturday 7:30 a.m. - 4 p.m., ET

Each year Flagstar Bank reviews your escrow account to ensure the correct amounts are being collected to pay your property tax es and homeowner's insurance. In reviewing your escrow account, we found **you paid an extra $38.72.**

Quick breakdown of the escrow review

Required Escrow Balance:	$965.28
Less Projected Balance*:	$1,020.00
You have a surplus of	**$38.72**

*Based on all payments and disbursements due being made prior to the new payment effective date.

C

See Attached Escrow Surplus Check

Review The Payment Options D

Old Mortgage Payment	
Principal & Interest	$739.49
Escrow	$173.31
Monthly Mortgage Payment	**$912.80**

New Mortgage Payment	
Principal & Interest	$739.49
Escrow	$171.96
New Monthly Mortgage Payment	**$911.45**

Your new monthly payment is effective July 01, 2016.

How The Escrow Payment Is Calculated E

Your new monthly escrow payment is calculated by adding all of your disbursements then dividing this figure by 12 months, which equals $171.96.

Mortgage Ins	$533.52	/12=	$44.46
Hazard Ins	$959.00	/12=	$79.92
County Tax	$571.00	/12=	$47.58
Escrow Payment			**$171.96**

F

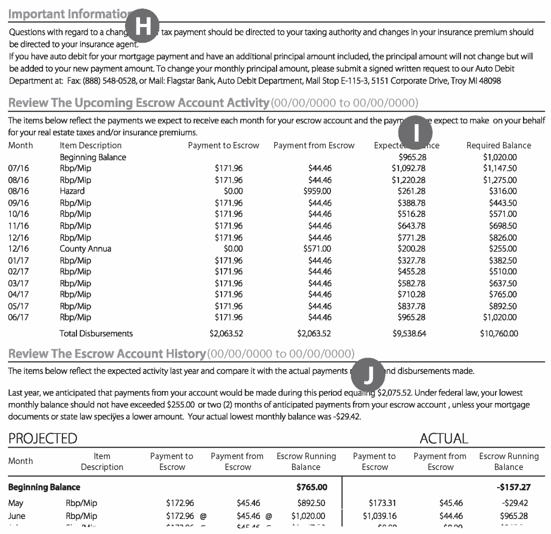
As allowed by the Real Estate Settlement Procedures Act (RESPA), your mortgage documents, or state law, the escrow balance should not go below two months' tax and insurance payments, which is a minimum balance of $255.00.

Your projected escrow balance in July is expected to be $228.28.

Projected Balance	$200.28
Required Minimum Balance	$255.00
Escrow Surplus	**$38.72**

©2024 Flagstar Bank, N.A. All rights reserved. Equal Housing Lender Page 1 of X

G



Important Information H

Questions with regard to a chang[e] [...] tax payment should be directed to your taxing authority and changes in your insurance premium should be directed to your insurance agent.
If you have auto debit for your mortgage payment and have an additional principal amount included, the principal amount will not change but will be added to your new payment amount. To change your monthly principal amount, please submit a signed written request to our Auto Debit Department at: Fax: (888) 548-0528, or Mail: Flagstar Bank, Auto Debit Department, Mail Stop E-115-3, 5151 Corporate Drive, Troy MI 48098

Review The Upcoming Escrow Account Activity (00/00/0000 to 00/00/0000)

The items below reflect the payments we expect to receive each month for your escrow account and the paym[ents we] expect to make on your behalf for your real estate taxes and/or insurance premiums. I

Month	Item Description	Payment to Escrow	Payment from Escrow	Expected Balance	Required Balance
	Beginning Balance			$965.28	$1,020.00
07/16	Rbp/Mip	$171.96	$44.46	$1,092.78	$1,147.50
08/16	Rbp/Mip	$171.96	$44.46	$1,220.28	$1,275.00
08/16	Hazard	$0.00	$959.00	$261.28	$316.00
09/16	Rbp/Mip	$171.96	$44.46	$388.78	$443.50
10/16	Rbp/Mip	$171.96	$44.46	$516.28	$571.00
11/16	Rbp/Mip	$171.96	$44.46	$643.78	$698.50
12/16	Rbp/Mip	$171.96	$44.46	$771.28	$826.00
12/16	County Annua	$0.00	$571.00	$200.28	$255.00
01/17	Rbp/Mip	$171.96	$44.46	$327.78	$382.50
02/17	Rbp/Mip	$171.96	$44.46	$455.28	$510.00
03/17	Rbp/Mip	$171.96	$44.46	$582.78	$637.50
04/17	Rbp/Mip	$171.96	$44.46	$710.28	$765.00
05/17	Rbp/Mip	$171.96	$44.46	$837.78	$892.50
06/17	Rbp/Mip	$171.96	$44.46	$965.28	$1,020.00
	Total Disbursements	$2,063.52	$2,063.52	$9,538.64	$10,760.00

Review The Escrow Account History (00/00/0000 to 00/00/0000)

The items below reflect the expected activity last year and compare it with the actual payments [...]nd disbursements made. J

Last year, we anticipated that payments from your account would be made during this period equaling $2,075.52. Under federal law, your lowest monthly balance should not have exceeded $255.00 or two (2) months of anticipated payments from your escrow account , unless your mortgage documents or state law speciÿes a lower amount. Your actual lowest monthly balance was -$29.42.

		PROJECTED			ACTUAL		
Month	Item Description	Payment to Escrow	Payment from Escrow	Escrow Running Balance	Payment to Escrow	Payment from Escrow	Escrow Running Balance
Beginning Balance				**$765.00**			**-$157.27**
May	Rbp/Mip	$172.96	$45.46	$892.50	$173.31	$45.46	-$29.42
June	Rbp/Mip	$172.96 @	$45.46 @	$1,020.00	$1,039.16	$44.46	$965.28

©2024 Flagstar Bank, N.A. All rights reserved. Equal Housing Lender

What is an escrow analysis?

An escrow analysis is a review of your escrow account to determine if the current monthly escrow payment is enough to pay taxes, insurance, and other bills when due. Escrow analyses are typically run annually based on the property tax payment cycle. Occasionally, the payment of taxes or insurance causes the escrow account to reach a negative balance, and it may be necessary to perform more than one analysis during the year.

Can I waive my escrow account?

Escrow accounts are required and cannot be waived on FHA (Federal Housing Administration), GRH (Guaranteed Rural Housing) or VA (Veteran Affairs) loans.

Escrow accounts on other types of loans, such as Fannie Mae or Freddie Mac loans, may be waived if certain conditions are met. Some basic conditions to determine eligibility for escrow waivers are:

- The loan-to-value ratio of your loan must be 80 percent or less.
- There have not been any payments over 30 days late in the last 12 months.
- Loan is not in a Special Flood Hazard Area (SFHA).
- The loan cannot be in foreclosure, bankruptcy or loss mitigation.

Note: If all conditions are met on a loan with required flood insurance, all escrows may be waived with the exception of the flood insurance. Other conditions and requirements may apply; however, if the above conditions are met, please download the Escrow Waiver Request Form from flagstar.com/myloans, complete it, and fax or mail it as directed.

Please note that an escrow waiver fee equal to 0.25 percent of the current principal balance or $150, whichever is greater, is charged. This fee will be charged unless not permitted by applicable state law.

Why do I have an escrow surplus?

A surplus is typically caused by a decrease in tax or insurance payments, but a surplus can also occur when too much has been collected for the escrow account in the previous year or at closing. It is possible to have a surplus, even if tax and insurance amounts have increased over the past year. When this occurs, the monthly escrow payment may still be increased to ensure there are enough funds to pay the increased taxes and insurance.

Note: If there is a minor surplus, instead of issuing a refund, the funds are used to reduce the monthly payment(s). The surplus is divided by the number of months starting with the "new payment due date" and ending after the month of the "low point" in the escrow account. The new escrow payment is reduced for this number of payments. Please refer to the Escrow Statement to determine if the surplus was retained in the escrow account.

Can you apply my surplus to my loan?

We refund escrow surpluses to the borrowers. Borrowers may cash their surplus check and use the funds in any manner they choose, including applying it to their loans.

When will I receive my escrow surplus check?

If the loan is current, the surplus check will be mailed 7 – 10 business days from when it was processed. If the loan is past due, a surplus refund check will be disbursed when the loan is current.

If you are in bankruptcy and the account is contractually current, the refund check will be mailed separately 7 – 10 days from when it was processed. However, if the account is past due, the escrow surplus check will be disbursed when the account is current.

Why didn't I receive my escrow surplus check?

If the loan was past due at the time the escrow analysis was performed, the escrow surplus check will be disbursed when the loan becomes current. If you have not received the escrow surplus check after you have brought the loan current, please contact the Customer Service Department.

What if my surplus check was lost or stolen?

If you lost the surplus check after receiving it or it was stolen, please contact the Customer Service Department so we can place a stop payment on the check and reissue.

Whom do I contact to update my loan with the correct tax amounts information?

Since we may already receive the tax information from the taxing authority, please call the Customer Service Department to discuss the information we may need from you.

My insurance carrier has changed. What do I do?

Please call the Insurance Department at (833) 811-3061. Representatives are available Monday - Friday 7:30 a.m.-8 p.m. ET.

Please refer to flagstar.com/myloans for a full list of Escrow FAQs.

©2024 Flagstar Bank, N.A. All rights reserved. Equal Housing Lender